



## **Civilian Personnel News**

# DECEMBER DECEMBER

2009

### **Civilian Personnel Advisory Center**

**DIRECTOR'S MESSAGE** 

As 2009 comes to an end may we all take the opportunity to spend time with family and friends, be thankful for the blessings we have received and take time to appreciate the reason for the season. It has been a very busy year as we can all attest as will 2010.

The CPAC staff and I would like to wish you a very happy and safe holiday season. May each of you return in the New Year refreshed and ready to take on what lies ahead.

Director
Civilian Personnel Advisory Center





When adverse weather threatens the area, employees should call (573) 563-4141, visit the installation web page <a href="http://www.wood.army.mil">http://www.wood.army.mil</a>, or listen to one of the following radio stations for road conditions and installations reporting requirements or to request leave.

24 Hours	Starting at 0500
KJEL-Lebanon 103.7 FM	24 hours a day
KJPW –Waynesville/St. 102.3 FM	0430 -2400
KTTR-Rolla 99.7	0600-2400
KFLW- Waynesville/St. Robert 98.9 FM	0600-1800
KFBD-Waynesville/St. Robert 97.9 FM	0800-1800
KCLQ-Lebanon 107.9 FM	0600-1800

Normal Duty hours are 0730-1630. Liberal leave policies will be in effect.

Managers must designate in writing which employees are critical and essential and must make every reasonable effort to report for work under all conditions.



### Civilian Personnel (CPAC)

0730 – 1130 1230 – 1630 Building 470, Room 2205 573-596-0927

Staffing Specialists and Technicians are unavailable until 9AM.

### Non-Appropriated Funds (NAF)

0730 – 1130 1230 – 1630 Building 470, Room 2204 573-596-0283

### **Missouri Career Center**

0800 – 1630 Building 470, Room 2203 573-596-0294



### Need help with finding a job?

The Missouri Career Center/ Employment Office provides a variety of services related to employment and training.

The Career Center has a "Self-Service" option available to job seekers in their resource center. Job seekers may search for jobs, prepare resumes, take a typing test, complete an aptitude/skills survey or view a variety of printed and on-line job information.

The Career Center also utilizes an automated job match system that is designed to match applicant skills with employer requirements. The automated system matches an applicant's skills, knowledge, abilities, salary requirement, and location availability to the requirements of the position as determined by the employer.

Resume service is also available. This is where you will need to go for help with your resume, or just to have someone take an additional look at it.

If experiencing any problems or any questions don't hesitate to give them a call.

573-596-0294 Bldg 470, Rm 2203 M-F - 8:00am to 4:30pm

### HEALTH CARE PROFESSIONALS

Resumes are currently being accepted from Health Care Professionals interested in serving as Federal civilian employees at the General Leonard Wood Army Community Hospital (GLWACH) or at one of the Dental Clinics for the following occupations:

- Physician, GS-602
- Chiropractor, GS-601
- Dentist, GS-680
- Podiatrist, GS-668
- Optometrist, GS-662
- Audiologist/Speech Pathologist, GS-665
- Registered Nurse, GS-610
- Physician Asst., GS-603
- Pharmacist, GS-660
- Dental Assistant, GS-681
- Dental Hygienist, GS-682
- Dental Laboratory Technician, GS-683
- Licensed Practical Nurse, GS-620

#### Go to

http://www.wood.army.mil/wood\_cms/2054.sht ml for further information on items that will need to be returned to the CPAC office for the Direct Hire Authority (DHA) Positions.

> Soldier Service Center, Bldg #470 ATTN: CPAC, Ste #2205 140 Replacement Avenue Fort Leonard Wood, MO 65473

NOTE: DHA cannot be used for reinstatement eligibles or current permanent, Federal service employees.

### STAFFING CORNER

### **EXECUTIVE ORDER 13473**

New Military Spouse Hiring Authority

On 12 August 2009 the Federal Government, through the US Office of Personnel Management, issued the final rule for Executive Order 13473 which established a new appointing authority for certain Military Spouses to Federal civilian positions.

The new hiring authority became effective on 11 September 2009 and allows Federal Agencies to appoint: (1) A spouse of a Military service member on Active Duty (other than for training) to positions at a duty location for which the member has permanent change of station orders, (2) A spouse of a Military service member receiving 100% service connected disability received while on Active Duty, or (3) A spouse of a Military service member killed while performing active duty.

Spouses who relocate with their sponsors are eligible for appointment within the geographical area of their military spouse's new duty station. Spouses of active duty military members on retirement or separation PCS orders are not eligible unless the sponsor is 100% disabled.

Eligible spouses have **two years** from the date of the PCS orders, the date of verification that the active duty spouse is 100% disabled, or the date of documentation that verifies the military service member was killed while on active duty.

This authority **does not confer** military spouse **preference**. It provides an opportunity for military spouses to **apply** when "Military spouses eligible under EO 13473" is included under "Who May Apply" on Federal job announcements.

For answers to questions related to Federal hiring policies, programs and procedures, contact the Fort Leonard Wood CPAC at 596-0927.

### **BENEFITS CORNER**

### TSP Loans: What Federal Employees Should Consider

The national economy is suffering. Homeowners cannot afford their newly adjusted mortgage payments, frequently resulting in foreclosures. Recently, the stock market has suffered through one of its worst performances in several years. Many banks have failed in the last year with perhaps more failures to come.

As the housing, stock market and bank crises grip the country; many individuals are turning to their

retirement plans -- for example, 401(k) plans and the Thrift Savings Plan (TSP) -- for financial relief. They are borrowing from their retirement plans to pay their monthly mortgage, car loans and credit card bills.

According to the Federal Reserve Board's Survey of Consumer Finances, loans against retirement plans have increased from \$6 billion in 1989 to \$31 billion in 2004, the last year with available data. It is most surely a much larger number in 2008.

# Before discussing the advantages and disadvantages of TSP loans, it is important to review TSP loan rules:

- Only employees who are in pay status are eligible for TSP loans. Only employee contributions and earnings not agency contributions and earnings can be borrowed.
- Two types of loans are available general purpose loans and loans in order to purchase a principal residence. Loans to purchase to purchase a rental property or a second/vacation home are not permitted.
- The minimum loan amount is \$1,000. To be eligible for a loan, a TSP account owner must have at least \$1,000 of contributions and earnings on those contributions in his or her account.
- The maximum loan amount is \$50,000. But the maximum amount one can borrow also depends on the individual's TSP contributions, any outstanding TSP loans that the individual may have, and any limits set by the Internal Revenue Service.
- The interest paid for the life of a TSP loan is the Government Securities (G) fund rate at the time a TSP application is processed. The interest paid on the loan is deposited into the loan owner's account along with repayments of loan principal. A one-time fee of \$50 covering the cost of processing and servicing of the loan is deducted from the loan proceeds.
- Loans must be repaid usually through payroll deductions over the payment period specified in the TSP loan agreement. To repay a loan more quickly, or to make up for missed payments, TSP owners can pay by personal check or by money order. There is no penalty for prepaying a TSP loan.
- All loans must be repaid before the borrower retires or leaves federal service. If a TSP in not repaid, the TSP will declare a taxable distribution for the balance of the outstanding principal and interest.

For many employees, TSP loans sound like a logical way to get some needed cash to pay for unforeseen expenses or to help purchase a principal residence.

### What are some advantages of TSP loans?

- Paying yourself interest. Paying a reasonable amount of interest to yourself instead of an
  extravagant amount to a finance or credit card company would seem to be a less expensive way for
  employees to borrow.
- Easy loan application. The TSP loan application is easy and straightforward. No one is turned down
  for a loan provided there are sufficient employee contributions and earnings. No credit check is
  required. Other types of loans for example, home equity loans, require a more complex application
  process, a credit check and more fees.
- No credit repercussions. If a TSP loan borrower loses his or her job, retires or leaves federal service
  and is unable to pay off the loan balance, the unpaid balance will be classified as a distribution for

which income taxes must be paid. But it will not show up on the borrower's credit report as a "loan default."

### But there are some disadvantages to TSP loans, including:

- Paying taxes twice. By taking on a TSP loan, the account owner is moving tax-deferred assets into
  the taxable realm. One must use after-taxed income to repay the loan. For example, if an individual
  is in a 25 percent tax bracket, the individual would have to earn \$125 to repay every \$100 in
  principal and interest. After retirement, when the individual withdraws the same money used to repay
  the loan, the individual will pay income tax again on the same money.
- Sacrificing growth and losing ground .Perhaps the most powerful feature of a retirement plan like the
  TSP is the tax-deferred growth and compounding of earnings and contributions. Removing these
  assets from one's TSP account via a loan can significantly affect the growth of one's account. Some
  borrowers have to reduce or suspend their TSP contributions in order to repay the loan. The overall
  result could be a smaller TSP retirement "nest egg", possibly forcing an individual to postpone
  retirement in order to continue contributing to the TSP to make up for any "nest egg" deficit.
- Potential tax penalty. If one fails to pay off a TSP loan, then income taxes federal and possibly state will be due. An additional IRS early withdrawal penalty of 10 percent will be applied if the account owner is younger than age 59.5 at the time of the loan default.

Employees who are tempted to dip into their TSP accounts via a loan to meet current needs should ask themselves: "Is my current need important enough that I want to risk reducing my level income during retirement?" Perhaps it would make good sense for these employees to talk to a financial advisor or tax consultant before they borrow from their TSP accounts. A financial or tax professional should be able to evaluate the effects of a loan and to make suggestions for alternative ways to tapping into one's TSP retirement assets.

The TSP maximum contribution limit will remain unchanged for 2010 at \$16,500. Also, the 2010 TSP Catch-Up maximum contribution limit will remain at \$5,500.

According to the IRS, the limitations that are adjusted by reference to Section 415(d) will remain unchanged for 2010 because the cost-of-living index for the quarter ended September 30, 2009, is less than the cost-of-living index for the quarter ended September 30, 2008, and, following the procedures under the Social Security Act for adjusting benefit amounts, any decline in the applicable index cannot result in a reduced limitation. For example, the limitation under Section 402(g)(1) on the exclusion for elective deferrals described in Section 402(g)(3) will be \$16,500 for 2010, which is the same amount as for 2009. This limitation affects elective deferrals to Section 401(k) plans and to the Federal Government's Thrift Savings Plan, among other plans.





### CIVILIAN EDUCATION SYSTEM

CES provides the Army Civilian Corps self-development and institutional training (leader development) opportunities to develop leadership attributes through distance learning (DL) and resident training. CES includes the Action Officer Development Course (AODC), Supervisory Development Course (SDC), Management Development Course (MDC), Foundation Course (FC), Basic Course (BC), Intermediate Course (IC), Advanced Course (AC) and Senior Service College (SSC). Courses may be added as additional educational requirements are identified.

Army employees who have completed similar or advanced training through the legacy civilian leader development core curriculum courses will receive credit for equivalent training. In recent years retired or prior military personnel have become members of the Army Civilian Corps. To facilitate ease in identifying equivalencies, Army military training equivalencies are provided. To apply for equivalent credit, go to the CHRTAS website <a href="https://www.atrrs.army.mil/channels/chrtas/student/logon.aspx?caller=1">https://www.atrrs.army.mil/channels/chrtas/student/logon.aspx?caller=1</a> and in the left margin click on CES Course credit.

Action Officer Development Course (AODC). An action officer is a staff member with subject matter expertise who "works actions" on behalf of senior staff officers or commanders. The AODC covers organization and management; conducting completed staff work; managing time and priorities; conducting meetings and interviews; solving problems and making decisions. AODC is a required course for interns and completion is required before they complete the intern program. AODC is available to all Army employees as a self-development tool

Supervisory Development Course (SDC). SDC provides supervisors or managers with civilian personnel administration skills such as work management and basic supervision. SDC is a required course for employees in supervisory and managerial positions. They must complete the SDC within one year of placement in a supervisory or managerial position. SDC is available to all Army employees as a self-development tool.

Manager Development Course (MDC). MDC assists supervisors and managers with basic skills for managing work and leading people. MDC is available as a self-development tool for all Army employees and is recommended for all civilians in supervisory or managerial positions before attending CES courses.

The Foundation, Basic, Intermediate and Advanced Courses provide leader development for Army civilian employees through DL modules and resident instruction. The Foundation Course is available in DL only. All DL phases (FC, BC, IC, and AC) are available to Army employees for individual self-development. The Basic, Intermediate and Advanced Course are a combination of a DL phase and a resident phase. Completion of both phases is required to receive credit for a course. The DL phase must be completed prior to applying for and attending the resident phase of a course. Those unable to successfully complete the DL phase will not be eligible for the resident phase.

Foundation Course (FC). The FC is designed for employees to gain an understanding of the structure of the U.S. Army, the Army's leadership doctrine, and the personnel system for Department of Army civilians. The (FC) is required for all interns, team leaders, supervisors and managers hired after 30 September 2006. For purposes of establishing training priorities, Interns are required to complete the FC before completion of the intern program. There is also a TRADOC policy stating that all TRADOC employees that are new to the Army complete the Foundation Course within 6 months of their appointment date. Employees employed before 30 September 2006 will receive credit for and are exempt from taking the Foundation Course. However, FC is available to them as a self-development tool

Basic Course (BC). BC is designed for civilian leaders who exercise direct leadership to effectively lead and care for teams. Training focuses on basic education in leadership and counseling fundamentals, interpersonal skills and self-awareness. Employees in supervisory and managerial positions must complete the DL and resident phase of the Basic Course within one year of placement in a supervisory or managerial position

Intermediate Course (IC). IC is designed for civilians in supervisory or managerial positions. This target population is by necessity more adaptive, innovative, self-aware, and prepared to effectively lead and care for personnel and manage assigned resources. Employees in a permanent appointment to a supervisory or managerial position must complete the DL and resident phases of IC within two years after placement in a supervisory or managerial position

Advanced Course (AC). AC is designed for civilian leaders who exercise predominately indirect supervision and who are adaptive, innovative, self-aware, and capable of effectively leading a complex organization, guiding programs, and managing associated resources. Employees in supervisory or managerial positions must complete the DL and resident phase within two years after placement in a supervisory or managerial position.

Senior Service College (SSC). SSC is at the apex of the civilian education system and prepares civilians for positions of greatest responsibility in the Department of Defense. SSC provides advanced level educational opportunities for those who have completed CES training through the Advanced Course or equivalent training. Leaders who attend must have an understanding of complex policy and operational challenges and increased knowledge of the national security mission. Attendance is a competitive process and HQDA makes the selections. Like the Officer Corps, civilians graduating from SSC are centrally placed in a position of greater responsibility in another assignment or organization where they can apply the advanced education they have received.

If you have any additional questions pertaining to CES, please contact the Training Coordinator at (573) 596-0282

### UPCOMING TRAINING DECEMBER & JANUARY

Course Name: Sharepoint & Corasworks 2007 Class

**Course Description:** Improve awareness of and applying the principles of Knowledge Management. Harness human capital for the knowledge-based organization; manage the enterprise as an enterprise (share horizontally and not just vertically).

Date and Time: 6-7 January 0800-1600 Location: Thurman Hall Room 3539

**Enrollment:** To enroll in this class Receive authorization from your Supervisor and have your Training Coordinator call 596-0282 to reserve a seat in your name.

Course Name: ABC-C Retirement Brief

**Course Description:** A special emphasis is placed on planning for your retirement; however, these sessions offer valuable information for employees at any stage in their federal career. There will be a demonstration on how to access and use the ABC-C web site and EBIS as well as how to use the ABC-C automated telephone system. The target audience is those employees within 5 years of retirement, Midcareer employees to get updates on any changes and for new employees that need more information about their benefits & entitlements.

**Date and Time:** FERS 13 January, 2010 - CSRS 14 January, 2010 (0830-1630) **Location:** FERS - Lincoln Hall Auditorium CSRS - Thurman Hall Room 1522 **Enrollment:** To enroll in this class Receive authorization from your Supervisor and have your Training Coordinator call 596-0293 to reserve a seat in your name.

Course Name: Capabilities Development Course

### Participants will learn how to:

This course introduces the processes used to achieve desired joint and Army warfighting capabilities needed for the 21st century. These processes focus on determining, documenting, and processing warfighting concepts, future operational capabilities, and doctrine, organization, training, materiel, leader development, personnel and facilities (DOTMLPF) requirements through application of the Capabilities Based Assessments (CBA). This course concentrates on inputs to the Joint Capabilities Integration and Development System (JCIDS) process; its sub processes and products; its relationship to the planning, programming and budget execution (PPBE) process; and its relationship to the acquisition process.

**PREREQUISITES:** This course is primarily for Active Army (and other DoD compontents/services) officers in the ranks of captain to colonel, warrant officers, Noncommissioned officers (SFC or above) recently assigned to, or en route to, their initial assignments in a combat development or materiel acquisition position. Civilian personnel (GS-11 through GS-14)

**NOTE 1:** GS-09 interns are required to attend the Combat, Training, and Doctrine Developers Integration Course (ALMC-TI) prior to attending the Capabilities Development Course. GS-07 interns will not be accepted; GS-09 interns working in the combat developments career field must obtain special approval from the course director for admittance into this course.

Date and Time: 25 January-5 February 0830-1600 (CST)

**Location:** Lincoln Hall Room 1666

Enrollment: ENROLLMENT: There is no cost to attend this training here at FLW, so the form does not

have to go through DRM. To request a seat please call 596-0289.

# Lending Library

As a Human Resources Development Specialist located here on Fort Leonard Wood it is my Goal to provide quality, cost effective, and consistent training opportunities to the Fort Leonard Wood Community. We all agree that training is important in order to be successful in accomplishing our duties, but it is not always easy to fit it into our busy schedules or come up with the training dollars necessary in order to hold training. The Lending Library alleviates these problems by allowing you to provide training at your convenience and at no cost to the organization.

The Southwest Region Human Resources Development Division (HRDD) has developed a catalog of training programs that include audiocassette tapes, videotapes, CD-ROMs, DVD, books, and other resources. These library items are available for check-out to train the U.S. Army Civilian Human Resources Agency (CHRA) community and their servicing population. Go to the website below to take a look at the catalog and to see a description of everything that it has to offer <a href="http://cpolrhp.belvoir.army.mil/swr/FunctionalAreas/CHRA/hrd/training.htm">http://cpolrhp.belvoir.army.mil/swr/FunctionalAreas/CHRA/hrd/training.htm</a>

### **Check-out Guidelines:**

Check-out Timeframe: Training materials may be checked-out for 2 weeks. Organizations may request and check-out up to two training materials/programs at a time. Additional training materials may be requested upon return and receipt of training materials. Organizations may contact the Library Representative to request a 1-week extension in the event that additional time is required to utilize the training resources. To ensure that all organizations have fair access to the library materials, any organization on the waiting list will have priority.

**Procedures to Request Materials:** Organizations may contact the Regional HRDD Lending Library Representative directly to request and check-out training materials.

Phone: 785-239-6520

### **Shipment Requirements:**

 All accountability and tracking purposes all training materials/programs will be mailed out using Federal Express.

Borrowing organizations are expected to use the same method (Federal Express) when returning the items to the regional representative. In the event that training materials are delayed in the return shipment, the borrowing organization will be contacted to provide the Federal Express tracking numbers to locate and assist with the recovery of the training materials.

**Army Civilian Personnel Professionals - Helping Leaders- Meet the Mission** 

#### **EDITORIAL POLICY**

YOU ARE ENCOURAGED TO SHARE YOUR OPINIONS, IDEAS, AND SUGGESTIONS. ALL CORRESPONDENCE MUST HAVE THE NAME AND LOCATION OF THE ORIGINATOR IN THE EVENT THERE IS A NEED FOR ADDITIONAL INFORMATION. PLEASE FORWARD COMMENTS, SUGGESTIONS, OR NEWS ITEMS FOR PUBLICATION

### TO THE EDITOR,

EMAIL: <a href="mailto:leon.pecpswrm@conus.army.mil">leon.pecpswrm@conus.army.mil</a>.







Even though yellow ribbons and United States Flags have been displayed for a while in support of our troops, continued prayers are offered for these troops and their families. We all wish the